



PATENT
Customer No. 22,852
Attorney Docket No. 05793.3026-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Jeremy Clifford et al.) Group Art Unit: 2161
Application No.: 09/838,194) Examiner: Unknown
Filed: April 20, 2001)
For: SYSTEMS AND METHODS FOR)
OFFERING CUSTOMIZED)
CREDIT CARD PRODUCTS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

**SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Supplemental Information Disclosure Statement (IDS) supplements the IDSs filed on August 29, 2001 and April 23, 2003 and is being filed before the mailing date of a first Office Action on the merits for the above-referenced application, to the knowledge of the undersigned at the time of the signing of this paper.

Copies of the listed documents, including any copending patent applications, are attached.

RECEIVED
APR 05 2004
GROUP 3600

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APR 01 2004

Technology Center 2100

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that such documents do not constitute "prior art" under United States law, Applicant reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

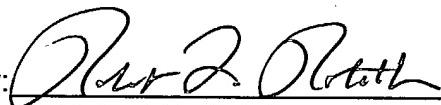
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: March 31, 2004

By: 
Robert F. Rotella
Reg. No. 24,014

INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3026-00000	Appln. No.	09/838,194
Applicant	Jeremy Clifford et al.		
Filing Date	April 20, 2001	Group:	2161

U.S. PATENT DOCUMENTS							
Examiner TRADEMARK Inventor	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate	
	6,324,524	11/27/2001	Lent et al.				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	NextCard: NextCard Offers Fully Customized Visa on Internet, http://www.nextcard.com/pa_cardnew...3759946186826311366704863095700510 , dated March 01, 1999, and printed on 03/31/2000

Examiner	Date Considered
<p>*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce